

In re:  
Steven J Felder  
Debtor

Case No. 19-16547-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 22, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2022:

Recip ID	Recipient Name and Address
db	+ Steven J Felder, 1815 68th Avenue, Philadelphia, PA 19126-2627
cr	+ Wells Fargo Bank, N.A. d/b/a Wells Fargo Auto, 1451 Thomas Langston Road, Winterville, NC 28590-8872
14567839	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, c/o Manley Deas Kochalski, LLC, P.O. Box 165028, Columbus, OH 43216-5028

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 22 2022 23:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2022 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2022 23:57:44	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14421437	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 22 2022 23:57:44	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO BOX 130000, Raleigh, NC 27605-1000
14407602	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 22 2022 23:57:38	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2022

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Wells Fargo Bank N.A. d/b/a Wells Fargo Auto amps@manleydeas.com
ALYK L OFLAZIAN	on behalf of Creditor Wells Fargo Bank N.A. d/b/a Wells Fargo Auto amps@manleydeas.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Pennsylvania Housing Finance Agency bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
CORINNE SAMLER BRENNAN	on behalf of Creditor Franklin Mint Federal Credit Union cbrennan@klehr.com swenitsky@klehr.com;nyackle@klehr.com
DAVID M. OFFEN	on behalf of Debtor Steven J Felder dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>In re:</b>	:	
	:	<b>Case No.: 19-16547</b>
<b>Steven J Felder</b>	:	<b>Chapter 13</b>
	:	<b>Judge Eric L. Frank</b>
<b>Debtor(s)</b>	:	<b>*****</b>
	:	
<b>Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto</b>	:	<b>Date and Time of Hearing</b>
	:	<b>December 6, 2022 at 09:30 a.m.</b>
<b>Movant,</b>	:	
<b>vs</b>	:	<b>Place of Hearing</b>
	:	<b>U.S. Bankruptcy Court</b>
<b>Steven J Felder</b>	:	<b>900 Market Street, Suite 400, Courtroom #1</b>
<b>Demarie Bey-Felder</b>	:	<b>Philadelphia, PA, 19107</b>
	:	
<b>Kenneth E. West</b>	:	<b>Related Document # 48</b>
<b>Respondents.</b>	:	

**STIPULATION OF MOVANT WELLS FARGO BANK, N.A., D/B/A WELLS FARGO  
AUTO RESOLVING MOTION FOR RELIEF FROM STAY AND CO-DEBTOR STAY  
(DOCKET NUMBER 48) AS TO 2011 TOYOTA TACOMA BEARING THE VEHICLE  
IDENTIFICATION NUMBER ("VIN") 5TFUX4EN4BX006841 (DOCKET # 48)**

This matter having come before the Court on the Motion for Relief from Stay and Co-Debtor Stay ("Motion") which was filed in this court by Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto ("Movant") as Docket Number 48, and the opposition of Steven J Felder ("Debtor") thereto; and it appearing to the Court that the parties have agreed to a course of action which will permit the continuation of the automatic stay conditioned upon certain provisions incorporated herein for the protection of Movant. Parties stipulate to the following and request a Court Order approving same.

1. The Parties agree that the Chapter 13 Plan filed herein on behalf of the Debtor provided that said Co-Debtor was to make regular monthly payments to Movant outside of the Plan in a regular monthly fashion.
2. The Parties agree that in breach of the terms of said Plan, the Co-Debtor failed to make certain of the regular monthly payments to Movant; and, at the time the Motion was filed, was due for the July 2022 through September 2022 payments. After the Motion was filed, payments were made and loan is currently due for the November 24, 2022 payment in the amount of \$396.51.
3. Debtor shall submit ongoing monthly payments directly to the Movant starting with the November 24, 2022 post-petition payment and continue to make timely post-petition payments directly to Movant in a regular monthly fashion and make all further payments in a timely fashion.

4. Payments must be sent directly to Wells Fargo:

Wells Fargo Auto  
PO Box 17900  
Denver, CO 80217-0900

5. The following are events of default under this Stipulation:

a. Debtor's failure to remit any two (2) post-petition monthly payments;

6. In the event of a Default, Movant shall send a Notice specifying the Default, to Debtor and Debtor's counsel ("Notice"), allowing Debtor ten (10) days to cure the Default ("Cure Opportunity"). If the Default is not cured, Movant shall file a Certification of Default with the Court. The automatic stay shall be terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property upon the Court's entry of an Order granting Movant's Certification of Default.
7. Debtor's opportunity to cure the default shall be limited to three occurrences. Upon the fourth default occurrence, without notification to the Debtor and their attorney, Movant shall file a Certification of Default with the Court. The automatic stay shall be terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property upon the Court's entry of an Order granting Movant's Certification of Default.
8. This Stipulation remains in full force and effect in the event Debtor's case is dismissed by the Court and Debtor subsequently reinstates their case by order of the Court and/or the Movant obtains relief from stay and the stay is subsequently reinstated by order of the Court.
9. If this bankruptcy proceeding is converted to Chapter 7, dismissed or discharged, this Order shall be terminated and have no further force or effect.

MANLEY DEAS KOCHALSKI LLC

Dated: 12/05/2022

BY: /s/Alyk L. Oflazian

Alyk L. Oflazian (312912)  
Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028  
614-220-5611; Fax 614-627-8181  
Email: ALOflazian@manleydeas.com  
Attorney for Creditor

Dated: 12/6/2022

BY: /s/ David M. Offen

David M. Offen  
The Curtis Center  
601 Walnut Street, Suite 160 West  
Philadelphia, PA 19106  
Email: dmo160west@gmail.com  
Attorney for Debtor

I do not object to the foregoing Stipulation

/s/ Kenneth E. West

Kenneth E. West  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

The Trustee has no objection to the terms of the Stipulation and executes the Stipulation without prejudice to any of our rights and remedies.

## **ORDER**

The foregoing Stipulation is **APPROVED**.

Date: 12/22/22



**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**